

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 18-11052 TPA  
William R Adams :  
Debtor :  
: Chapter 13  
William R Adams :  
Movant :  
: Related to Document No. 1  
v. :  
: No Respondent :

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

Summary of Schedules  
 Schedule A - Real Property  
 Schedule B - Personal Property  
 Schedule C - Property Claimed as Exempt  
 Schedule D - Creditors holding Secured Claims

Check one:

Creditor(s) added  
 NO creditor(s) added  
 Creditor(s) deleted

Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

Creditor(s) added  
 NO creditor(s) added  
 Creditor(s) deleted

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

Creditor(s) added  
 NO creditor(s) added  
 Creditor(s) deleted

Schedule G - Executory Contracts and Unexpired Leases

Check one:

Creditor(s) added  
 NO creditor(s) added  
 Creditor(s) deleted

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s): Debtor moved to NC and has a new job with more pay.

Schedule J - Current Expenditures of Individual Debtor(s): Debtor has additional expenses after the move. Debtor has to pay for rent and utilities and transportation has increased more than two-fold.

Statement of Financial Affairs

Chapter 7 Individual Debtor's Statement of Intention

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Office of the United States Trustee  
Liberty Center  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
**(Via CM/ECF)**

Ronda J. Winnecour, Trustee  
Suite 3250 USX Tower  
600 Grant Street  
Pittsburgh PA 15219  
**(Via CM/ECF)**

**VIA US MAIL**

Aes/pheaa Rehabs  
Attn: Bankruptcy Dept  
Po Box 2461  
Harrisburg, PA 17105

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998

Barclays Bank Delaware  
Attn: Correspondence  
Po Box 8801  
Wilmington, DE 19899

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Citibank/Best Buy  
Attn: Bankruptcy  
Po Box 790441  
St. Louis, MO 63179

Citibank/The Home Depot  
Attn: Recovery/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179

Comenity Bank/Bon Ton  
Attn: Bankruptcy Dept  
Po Box 18215  
Columbus, OH 43218

Comenity Bank/Buckle  
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Columbus, OH 43218

Comenitycapital/boscov  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenitycb/truevalue  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Discover Financial  
Po Box 3025  
New Albany, OH 43054

Jefferson Capital Systems, LLC

Kohls/Capital One  
Kohls Credit  
Po Box 3120  
Milwaukee, WI 53201

LendingUSA  
Attn: Bankruptcy Dept  
15303 Ventura Blvd. Suite 850  
Sherman Oaks, CA 91403

Mercury Card/fb&t  
2220 6th St  
Brookings, SD 57006

Patenaude & Felix A.P.C.  
501 Corporate Drive  
Southpointe Center  
Suite 205  
Canonsburg, PA 15317

Penelec  
5404 Evans Rd  
Erie, PA 16509

Penn State Fcu  
1937 N Atherton St  
State College, PA 16803

Portfolio Recovery  
Po Box 41021  
Norfolk, VA 23541

Quicken Loans  
662 Woodward Avenue  
Detroit, MI 48226

Syncb/citgo  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Lowes  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/PayPal Cr  
Attn: Bankruptcy Dept

Synchrony Bank/TJX  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Target  
Target Card Services  
Mail Stop NCB-0461  
Minneapolis, MN 55440

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

EXECUTED ON: December 16, 2018

By: /s/ Rebeka A. Seelinger Esquire

SEELINGER LAW  
Attorney for Debtor  
PA ID #93897  
4640 Wolf Road  
Erie, PA 16505  
(814) 824-6670  
rebeka@seelingerlaw.com

Fill in this information to identify your case:

Debtor 1	<b>William R. Adams</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>
Case number (if known)	<b>18-11052</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

Employed  
 Not employed

**Debtor 2 or non-filing spouse**

Employed  
 Not employed

**Occupation**

**Sales**

**Employer's name**

**Lowes Home Centers Inc**

**Employer's address**

**1605 Curtis Bridge Road  
Wilkesboro, NC 28697**

**How long employed there?**

**One year**

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>4,506.67</b>	\$ <b>N/A</b>
3. <b>Estimate and list monthly overtime pay.</b>	3. +\$ <b>0.00</b>	+\$ <b>N/A</b>
4. <b>Calculate gross Income.</b> Add line 2 + line 3.	4. \$ <b>4,506.67</b>	\$ <b>N/A</b>

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. **Estimate and list monthly overtime pay.**

4. **Calculate gross Income.** Add line 2 + line 3.

Debtor 1 William R. Adams

Case number (if known)

18-11052

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b>	<b>4. \$ 4,506.67</b>	<b>N/A</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>978.64</b>	\$ <b>N/A</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>260.00</b>	\$ <b>N/A</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>N/A</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>N/A</b>	
5e. <b>Insurance</b>	5e. \$ <b>156.85</b>	\$ <b>N/A</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>N/A</b>	
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>N/A</b>	
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 1,395.49</b>	<b>\$ N/A</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 3,111.18</b>	<b>\$ N/A</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>N/A</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>N/A</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>N/A</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>N/A</b>	
8h. <b>Other monthly income.</b> Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 0.00</b>	<b>\$ N/A</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 3,111.18</b>	<b>+ \$ N/A</b>	<b>= \$ 3,111.18</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>3,111.18</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<b>Combined monthly income</b>		
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 **William R. Adams**  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number **18-11052**  
(If known)

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. **Does Debtor 2 live in a separate household?**  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  Yes. Fill out this information for  
Debtor 2. each dependent.....

Do not state the  
dependents names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **970.00**

#### Your expenses

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>10.00</b>
4c. \$	<b>0.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 William R. Adams

Case number (if known) 18-11052

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>400.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>130.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>300.00</u>
6d. Other. Specify:	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>300.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>50.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>25.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>10.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>400.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>70.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify:	\$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify:	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>2,665.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>2,665.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>2,665.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>3,111.18</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>2,665.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>446.18</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

IN THE UNITED STATES BANKRUPTCY  
COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In Re:	:	Bankruptcy No. 18-11052 TPA
William R Adams	:	
Debtor	:	
	:	Chapter 13
William R Adams	:	
Movant	:	
	:	Related to Document No. 1
v.	:	
	:	
No Respondent	:	

**CERTIFICATE OF SERVICE**

I hereby certify that on the 17th day of December 2018, a true and correct copy of the  
Amendment to Schedule I and Schedule J for the Debtors were served by First Class United  
States mail or electronic service as indicated below.

**Office of the United States Trustee**  
1001 Liberty Avenue Suite 970  
Liberty Center  
Pittsburgh PA 15222  
[ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
(Via CM ECF)

**Ronda J. Winnecour, Trustee**  
US Steel Tower Suite 3250  
600 Grant Street  
Pittsburgh PA 15219  
[cmeccf@chapter13trusteewdpa.com](mailto:cmeccf@chapter13trusteewdpa.com)  
(Via CM ECF)

The following creditors were served by First Class Mail:

Aes/pheaa Rehabs  
Attn: Bankruptcy Dept  
Po Box 2461  
Harrisburg, PA 17105

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998

Barclays Bank Delaware  
Attn: Correspondence  
Po Box 8801  
Wilmington, DE 19899

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Citibank/Best Buy  
Attn: Bankruptcy  
Po Box 790441  
St. Louis, MO 63179

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Comenitycb/truevalue  
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Columbus, OH 43218

Discover Financial  
Po Box 3025  
New Albany, OH 43054

Jefferson Capital Systems, LLC  
Po Box 1999  
Saint Cloud, MN 56302

Kohls/Capital One  
Kohls Credit  
Po Box 3120  
Milwaukee, WI 53201

LendingUSA  
Attn: Bankruptcy Dept  
15303 Ventura Blvd. Suite 850  
Sherman Oaks, CA 91403

Mercury Card/fb&t  
2220 6th St  
Brookings, SD 57006

Patenaude & Felix A.P.C.  
501 Corporate Drive  
Southpointe Center  
Suite 205  
Canonsburg, PA 15317

Penelec  
5404 Evans Rd  
Erie, PA 16509

Penn State Fcu  
1937 N Atherton St  
State College, PA 16803

Portfolio Recovery  
Po Box 41021  
Norfolk, VA 23541

Quicken Loans  
662 Woodward Avenue  
Detroit, MI 48226

Syncb/citgo  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Lowes  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/PayPal Cr  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/TJX  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
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Target  
Target Card Services  
Mail Stop NCB-0461  
Minneapolis, MN 55440

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EXECUTED ON: December 16, 2018

By: /s/ Rebeka A. Seelinger Esquire

SEELINGER LAW  
Attorney for Debtor  
PA ID #93897  
4640 Wolf Road  
Erie, PA 16505  
(814) 824-6670  
rebeka@seelingerlaw.com